



ANNUAL REPORT 2025

“Building Resilient Futures:
Women Cooperatives in Action”



International Year
of Cooperatives

Cooperatives Build
a Better World

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Message from Chairperson



Mirai Chatterjee
Chairperson

As SEWA Cooperative Federation enters its thirty-third year, we reflect on a period full of learning, growth, change, and innovation. Two of our member cooperatives of women farmers—the Tapi District Megha Adivasi Mahila Agriculture Producers' Cooperative and the Kheda Women's Fruit and Vegetables Cooperative—began their journey towards digitisation through the E-Kheti programme, working closely with experienced partners like IT for Change, Digital Green, and others. They now use WhatsApp to track what farmers are growing and have co-created an app to strengthen their businesses. This journey has been rich in learning for both the cooperatives and for us at the Federation, as we watched our sisters become tech-savvy and harness technology to grow their enterprises.

As many of our member cooperatives reported the effects of climate change, we equipped ourselves this year with knowledge and skills for both mitigation and adaptation. We organised several workshops with a new partner—CSTEP—and updated ourselves on the latest science behind the changes we are experiencing: longer periods of heat, rising wet bulb temperatures, and unseasonal rainfall that damages crops and reduces productivity. A study on the impact of heat stress on home based workers, such as the artisan members of the Abodana Cooperative, deepened our understanding of what our sisters endure and highlighted creative, practical solutions. In addition, by assisting farmers in six villages to access loans and technical support for biogas, we saw the potential to protect our planet while also providing clean cooking gas and slurry for use as organic fertilizer.

While the Women's Enterprise Support System (WESS) continued to reach informal women workers' cooperatives and collectives—providing services such as business plan development, capacity building for women's leadership, governance and compliance, financial management, research, and communications—we also assessed our impact. IMAGO and ID-Insight carried out the evaluation, which offered valuable lessons, including the need for such a support system to work with cooperatives over the long term. The findings reassured us that we are on the right path, highlighting WESS's contribution not only to strengthening cooperatives but also to improving livelihood security and social protection for shareholder members—all informal women workers.

We strengthened our member cooperatives this year by conducting a needs assessment to stay relevant to their priorities and launching a fellowship programme for emerging grassroots cooperative leaders. Both initiatives have ensured that our member cooperatives and their shareholders receive the services and support they need. The fellowship programme for young leaders builds on our ongoing efforts to support cooperatives through capacity building not only in Gujarat, but also in Assam and other states across the country.

We handed over the Khadi and Village Industries Corporation (KVIC)-supported programme to Aabodana, the crafts cooperative the Federation developed decades ago. This milestone marked the cooperative's readiness to manage the programme independently—and, more importantly, to provide livelihoods to artisans in rural areas.

We encouraged young women to join the cooperative movement by working with daughters and granddaughters of informal women workers in their own collective, Srujan. The young women now earn regular income by offering services in data collection, analysis, and communication.

By expanding the range of media services and our outreach, our communications team has amplified the visibility of women cooperators' contributions not only to their families and communities, but also to bottom-up nation building through sustainable livelihoods that respect the environment and our planet. We still have much more to do to ensure society fully values women's economic contributions at home, in their neighbourhoods, and in the nation's growth and development. Through research and communications, we generate data on women's cooperatives and their impact, while ensuring the voice, visibility, and validity of informal women workers' significant contributions to our society and economy.

This year, we took our voice and visibility to the global stage at the International Cooperative Alliance's Congress in New Delhi. For the first time, we partnered as co-hosts of the Congress, actively organised two sessions, participated in the plenary, and screened a widely appreciated film on informal women workers' cooperatives. Two of our member cooperatives—Aabodana for craft and Gitanjali for stationery—created the Congress kit, bag, and a special calendar. We also set up a stall to showcase and market our cooperatives' products.

We collaborated with Women in Informal Employment Globalising and Organising (WIEGO), part of the SEWA movement, and with the International Labour Organisation (ILO). Our interactions at the Congress led to concrete outcomes, including stronger cooperation with the Spanish, British, and Japanese cooperative movements.

Now, SEWA Cooperative Federation is truly an active part of the global cooperative movement just as Elaben, our dear Founder, always encouraged. While we have made headway, we will continue our journey to amplify the voice, visibility, and leadership of informal women workers in the cooperative movement—across our states, nationally, and globally.

Message from Managing Director



Jigisha Maheta
Managing Director

Dear Sisters, I joined as Managing Director of SEWA Cooperative Federation a year ago. Coming from a background in development and disaster management, this is my first journey into the cooperative movement. From the very beginning, what drew me in was Elaben's philosophy of Anubandh - the recognition of our interconnectedness, and the simple yet profound principle of "100 miles." This has become both an anchor and an inspiration in shaping how I see our work.

Over the past year, I have witnessed how SEWA's legacy and values continue to live through our members, grassroots leaders, and colleagues. Decisions are not made in isolation here - they emerge from dialogue, consultation, collective wisdom, and the everyday experiences of informal women workers who manage their own cooperatives with remarkable insights, strength, and resilience. For me, this has been a learning process: to see democracy in action, to experience collective leadership, and to understand cooperatives not merely as enterprises but as vibrant, member-owned ones.

Our focus during the year has been twofold: strengthening the Federation internally, and deepening our connection with our member cooperatives. Internally, we have worked to further nurture an organisational culture rooted in trust, collaboration, and collective decision-making. We have sought to stand closer to and with our cooperatives - whether through facilitating market linkages such as the order we received at the International Cooperative Alliance Congress in New Delhi, investing in capacity-building through our first fellowship cohort of women cooperative leaders, or amplifying grassroots leadership in national and global spaces.

Looking ahead, our priorities are clear. We will continue to position SEWA Cooperative Federation as a Women's Enterprise Support System (WESS) an institution that strengthens cooperatives through financial collaboration, market access, research, and policy engagement. We will invest in partnerships with government and other stakeholders to create an enabling eco system for women-led cooperatives. And while we continue to support our member cooperatives to grow their enterprises and ensure their voices and representation in shaping the future of the cooperative movement, we will also mobilise and organise new cooperatives in the upcoming years.

As I begin this journey, I remain committed to learning from our grassroots leaders and colleagues, and to carrying forward the legacy of SEWA Cooperative Federation with renewed energy, responsibility, and commitment.

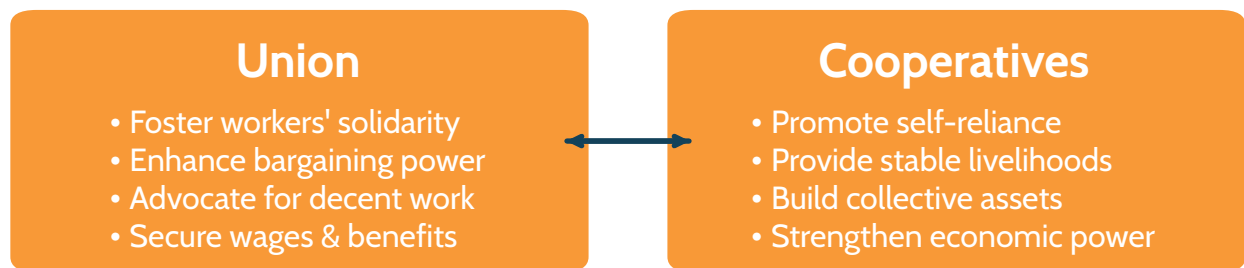
I would like to extend my heartfelt gratitude to Mirai Chatterjee, Chairperson, and the Federation's Board for entrusting me with this role and providing unwavering support; to Mittal Shah, the former Managing Director, for her guidance and mentorship; and to our sisters in our member cooperatives and the SEWA Cooperative Federation team for their support, dedication, and hard work.

I will endeavour to carry forward SEWA's legacy in empowering women-led cooperatives and the informal women workers' movement overall.

Our Work & Impact

SEWA: Organizing Informal Women Workers

Goal: Full Employment & Self-Reliance



SEWA's dual approach combines the collective strength of unions with the economic empowerment of cooperatives to uplift informal women workers.

Description :

Union : The Union's work is to promote workers' solidarity, enhance their bargaining power and undertake collective bargaining for decent work, minimum wages, social security and other workers' benefits.

Cooperatives: These are a direct intervention in the market, enabling women to take ownership of their trade, through collectives that are owned, managed and run by informal women workers themselves, through democratic decision-making and women's leadership.

Being part of cooperatives or collectives offers members the opportunity to build their solidarity, take ownership of their economic activities and trades, ensure income and work security with social security.

About

Formed on 31st December 1992, the Gujarat State Women's SEWA Cooperative Federation Ltd. is a secondary-level cooperative that works a Women's Enterprise Support System (WESS). We support primary women's cooperatives and Women's Collective Enterprises (WCEs) with tailor-made services for long-term financial viability, scalability, and market access. We offer six services:



Capacity Building



Communications



Governance



Business Development



Financial Management



Research and Advocacy

We work with WCE's in the following way :

- 01 Understanding the needs of members and leaders (the WCE's Board).
- 02 Identifying the various interventions and support needed.
- 03 Co-designing a work strategy with WCE, including a dear timeline.
- 04 Provision of services, as per the co-designed strategy.
- 05 Support to monitor the growth of the WCE.
- 06 Developing context specific Standard Operating Procedures, which respond to specific needs of the WCE.

Our Sectors of Work



*Land Based
(Agriculture and Allied)*



Dairy



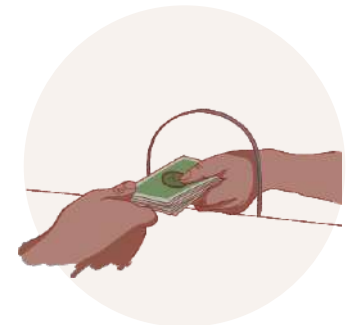
Handicraft



Service



Labour



Savings and Credit

Our Approach

1. Strengthening Informal Women Workers' Cooperatives

The Federation offers support via two models; an 'Intensive approach that is holistic, and in-depth. and a 'Light-Touch' one with specific, shorter, time-bound interventions. Support is offered based on a needs assessment conducted while initiating work with WCEs. Traditionally, we have worked with cooperatives across 6 trades.

i) Intensive Approach-This includes all elements of the enterprise support system services. For instance, expanding businesses, organising and mobilising members for service expansion in new areas, building capacities towards leadership, and making the cooperative financially sustainable. In the year 2024-25, the Federation provided intensive support to four cooperatives, in 3 sectors/trades of work.

ii) Light-touch Approach-Offering services which require briefer engagements to support the WCE for example-conducting market surveys for a WCE, creating designs for packaging or a training session for a specific skill.

2. Advocacy

The Federation builds evidence on WCEs and engages in advocacy for the recognition and inclusion of women's collectives' perspectives in developing policies to strengthen systems and support creation of an environment conducive to ease of doing business.

Our Key Focus Areas

Supporting WCEs as a WESS means more than helping informal women workers come together to form their own cooperatives. With the changing times and needs of informal women workers we have found it important to redefine our key focus areas and work towards solutions for certain pressing questions.



Financial Sustainability

- a. How can we support WCEs to compete and remain financially sustainable with changing market conditions?
- b. How can women's cooperatives continue to support job security and social protection for their members?



Innovation

- c. How can we support innovation within informal women workers' cooperatives?
- d. What kinds of innovations can support business opportunities and cater to local needs?



Inclusive Digitalisation

- e. How can we enhance digital skills for leaders and members of informal women workers' cooperatives?
- f. How can we support informal women workers' cooperatives to leverage digital tools to grow their businesses?



Youth Inclusion

- g. How can we encourage more young informal women workers to join the cooperative movement?
- h. What kinds of support systems are needed to promote young women workers' collective enterprises?



Climate Change

- i. How do climate risks impact informal women workers' cooperatives?
- j. How can we support them to adapt and build resilience?

Impact

Cooperatives & Collectives

112

Financially Viable

88%

Active Cooperatives

65

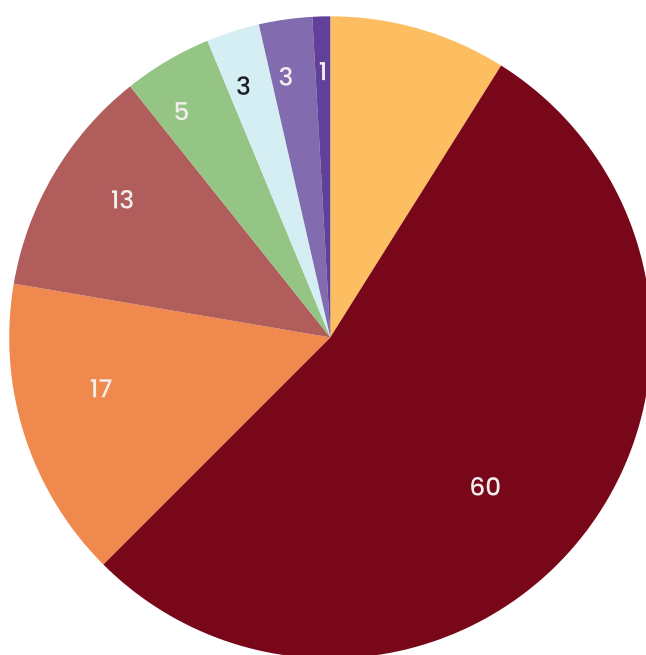
Shareholders

15,84,485

Workers

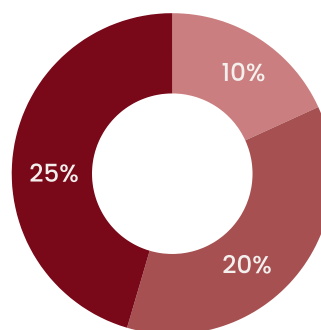
1,65,627

Member Cooperatives



- Land-Based Coops (Agri and others)
- Dairy Coops
- Handicraft Coops
- SHGs
- Service Coops
- Labour Coops
- Savings and Credit Coops
- Associations

Youth Participation



- Workers
- Members
- Members of the Board

Highlights Of The Year

Launched the Women's Grassroots Leadership Fellowship

A new chapter in SEWA's leadership journey began with the Empowering the Grassroots Leaders for Change Fellowship, building local leadership in the cooperative movement across Gujarat.

Completed and handed over the SFURTI Cluster to Abodana Handicraft Cooperative.

The KVIC-supported cluster was formally handed over to Abodana as a Special Purpose Vehicle (SPV), with an operational CFC, new product lines, and stronger market systems.

Piloted biogas plants as a climate-sensitive technology with Kheda Farmers Cooperative.

Members of the revived Kheda Women Farmers Cooperative successfully piloted biogas plants, embedding climate adaptation into everyday agricultural practice.

Joined state and national leadership committees.

We were invited to join the Women's Committee at Gujarat State Cooperative Union and the Youth Committee of NCUI, reflecting growing institutional recognition of our grassroots expertise.

Showcased our vision at the ICA Global Cooperative Conference in Delhi.

We contributed to shaping the New Delhi Action Agenda and facilitated a major market linkage for Abodana, which produced 3,300 tote bags for the ICA kits-reinforcing cooperative-led supply chains.

Highlights Of The Year

Published Volume 1 of Workspace Mapping Study.

Released Workspace Mapping Volume 1, documenting how extreme heat affects productivity and well-being of Abodana artisans in forming climate-resilient design in informal workspaces.

Presented SEWA's digital inclusion case study at VAMNICOM and AoiR.

We presented our learnings on women's digital inclusion at national platforms, amplifying voices from informal co-ops at institutions like VAMNICOM, Pune and IIIT Hyderabad.

Strengthened women's voices in policy through national platforms and research dialogues.

Participated in ICA, NDMA, MANAGE, NMNF and Dasra convenings, sharing grassroots insights on climate, gender, and cooperatives across public policy, philanthropy, and academia.

Expanded market linkages through exhibitions and brand partnerships.

(Abodana, Saamarth, and Megha cooperatives showcased at events like Bharat Mandapam (ICA), Westgate, Kamia, and KVIC platforms-strengthening national visibility and sales.

ILO released report on 32 Years of SEWA Federation's work

The International Labour Organization (ILO) published a special report capturing SCF's journey of building and sustaining informal women-led cooperatives over three decades.

Highlights Of The Year

Conducted research and risk assessment on climate insurance.

Documented the process of co-creating parametric insurance products with VIMOSEWA for informal women workers, contributing to evolving climate finance discourse.

Hosted solidarity visits by global cooperatives.

Hosted leaders from UK cooperatives, WIEGO, Africa Union, and CICOPA, fostering learning exchanges and global solidarity.

Launched a bilingual grassroots podcast series.

Through SEWA ni Awaaz, a bilingual podcast series, SEWA Federation amplified the voices of grassroots leaders sharing stories of resilience, cooperative innovation, and women's leadership from within the ecosystem.

Organised and hosted webinars on findings from our 32 Year Journey & Role of Bridge Institutions reports.

Organised two webinars - one on the ILO's report on SEWA Federation's 32-year journey. and another on the role of bridge institutions in enabling grassroots women's cooperatives to thrive.

Key Achievements

a. Sehbhaagi Shikshan Karyakram: India's First Fellowship for Grassroots Women Leaders

In 2024, we launched a grassroots women's leadership fellowship, Sehbhaagi Shikshan Karyakram, India's only residential fellowship tailored specifically for women leaders from the informal economy. Developed and delivered by the Federation and its capacity-building arm, this 12 month fellowship built leadership, governance, and business capacities of grassroots women engaged in collective enterprises (WCEs).

Despite their active contributions to the informal economy, women have had few formal leadership or business development programs that speak to their lived realities, languages, or contexts. This fellowship drew on over three decades of SEWA's experience in supporting women's cooperatives, ensuring a curriculum that was context-specific, accessible, and immediately applicable.

We delivered the program through 23 residential training days spread across the year. Fellows women aged between 25 to 45 with at least one year of active membership in a collective-trained in leadership attributes, financial management, cooperative governance, business planning, and digital skills. We placed a strong focus on emotional intelligence, team coordination, and sharpening leadership qualities to help women represent their collectives in public and policy spaces. Exposure visits, peer learning, and structured feedback supported continuous reflection and growth.

Organisations in Gujarat nominated 14 fellows. We provided a stipend to compensate for income lost during training days, covered travel and accommodation costs, and charged a minimal enrollment fee to ensure both affordability and commitment. We intentionally designed the fellowship space to be caring and trusting-especially for participants entering residential environments for the first time. Many who were initially hesitant to speak in group settings reported gaining confidence in public speaking, decision-making, and enterprise planning.

"Before joining the fellowship program, I was impatient and unable to make tough decisions. In the first three months, I learned to be patient and considerate about the members' well-being."
Jayashriben, President, Ekal Nari Shakti Manchha

The fellowship's impact became visible within months. Women began articulating clear business goals, planning collective expansions, and introducing new systems in their cooperatives. One fellow shifted from an unstructured ambition to a structured vision by setting a goal to build a Farmer Producer Company of 500 women in three years. Fellows also value being part of a supportive network where they could share challenges and learn from peers across cooperatives.

"The training sessions have helped me to set goals, work towards achieving them, and am continuously encouraged to improve my skills." Bhagvatiben, BoD Member, VimoSEWA



b. Women's Livelihood and Climate Change Mitigation: Integrating Climate into Federation's Thinking and Practice

Climate risks—such as heat stress, erratic rainfall, and shifting markets—are existing challenges for women in the informal economy. This past year, we worked closely with member cooperatives to unpack and highlight these risks faced by cooperative members and their businesses.

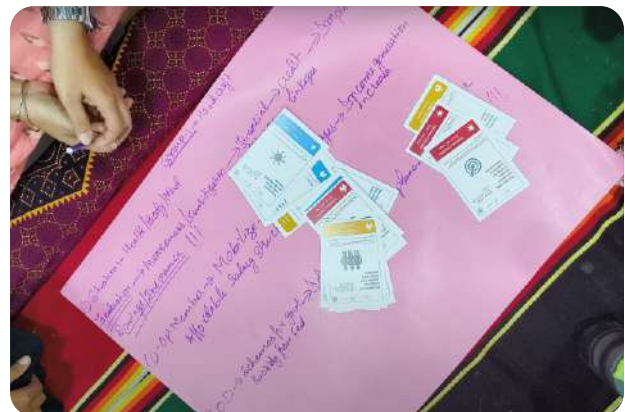
The need to foreground climate within workspaces was further underscored through the Federation's Workspace Mapping Study (Volume-1), conducted in partnership with Urban Design Square. The study focused on Abodana Handicraft Cooperative, where women artisans work from both home-based settings and the SEWA NI Havell, at Dhal-Ni-Pol, which acts as an aggregation centre and a space for managerial tasks of the cooperative. It documented how extreme heat disrupted productivity, increased health risks, and led to shorter working hours affecting incomes.

The research made visible the infrastructure gaps that amplify climate vulnerability such as poor ventilation, lack of insulation, or no shaded outdoor spaces. The study laid the groundwork for future design interventions and positioned climate-responsive workspaces as a core priority for cooperative resilience.

Cooperatives such as Kheda Women Farmers Cooperative began implementing climate-responsive practices including biogas adoption, solar-linked irrigation pilots, and agroecological training. These were not externally designed models but emerged through member-led mapping of local realities, supported by SEWA's research and enterprise teams.

Internally, staff were trained using modules co-developed with CSTEP. A capability matrix which lists out specific hard and soft skills that our team members need to develop has been created.

The program also deepened our role as a policy voice on gender and climate justice. Members and staff contributed to national platforms bringing informal women workers' cooperatives and businesses perspectives into mainstream climate discourse.



c. ICA Participation

At the ICA Global Congress & Conference in New Delhi, our objective was clear, bring grassroots women's cooperatives into the global cooperative narrative. Chairperson Miraiben Chatterjee spoke on "Cooperatives leading the way to shared and sustainable prosperity", tracing SEWA's decades-long journey of enabling informal women workers to organise, govern, and grow their own enterprises. In another discussion on "Transitioning from the informal to the formal economy", Sangitaben Gamit from Tapi District Megha Adivasi Mahila Agriculture Producers' Cooperative, drew from her lived experience as a farmer, making a powerful case for why financial inclusion, digital training, and fair market access are essential for women's livelihoods.

Beyond the dias, we found creative ways to showcase our work. We produced the official conference kits from a cooperativethemed 2025 calendar to 3,300 tote bags stitched by our handicraft cooperative Abodana and by our stationary cooperative Gitanjali. This order generated 3.63 lakh in income, proving that cooperative supply chains can deliver at scale while staying true to their values. We also screened a short film on informal women workers' cooperatives, which resonated deeply with participants, and set up a stall at the Cooperative Haat to connect our members' products with new markets. These efforts sparked conversations and collaborations with peers from Spain, the UK, Japan, WIEGO, and the ILO - partnerships that we continue to nurture well beyond the conference halls.



Cooperative Spotlights

Land-Based Cooperatives

1. Kheda Women Farmers Cooperative

Impact Snapshot

Shareholders

118

Turnover

₹12,31,545

Agri-extension Services

5 KSKs | 10 villages | 866 farmers

Livelihood Earned

₹18,039

Women Earning Livelihood

26



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"It makes me happy and I feel self-reliant when I conduct business from my home."

Rinkuben, Board Member & Farmer on mobile KSKS (Krishi Suvidha Kendras.)

I. Expanding Beyond Inputs

Located in rural Gujarat near Ahmedabad, the Kheda Women Farmers Vegetable & Fruit Co operative continued to evolve as a women-led agricultural enterprise. Through its revival the cooperative has improved access to seeds and tools, and has steadily expanded its scope. In 2024 25, it entered output marketing for the first time-buying mustard and wheat directly from small and marginal farmers and connecting them to better markets. A study visit to Gandhi Oil Mill in Chhota Udaipur helped members understand pricing mechanisms and agricultural value chains more deeply.

II. Climate-Responsive Farming Practices

This year, Kheda's women farmers also began adopting climate-conscious practices. Ten biogas plants were installed at members homes, converting household organic waste into clean energy for cooking and compost for their farms. These practices are already showing results - reducing dependence on firewood, improving kitchen air quality, and supporting soil health. SEWA Cooperative Federation supported the initiative through technical guidance and linkages.

III. Expanding Services and Local Reach

The cooperative extended its agri-extension services to four new villages, responding to members growing demand. Two new Krushi Suvidha Kendras (KSKS) were launched in Jesvapura and Khumarvad to make farming tools and inputs more locally accessible. The main office was also shifted from Dedarda to Parsataj, making core services more accessible and saving time for members who previously relied on intermediaries. A digital database of 190 farmers across six villages was created, helping the cooperative tailor services based on members' crops, cattle, and vegetable production.

IV. Strengthening Inclusive Governance

This year, 15 emerging leaders were identified and trained, and 7 young women joined the Board of Directors-many stepping into formal governance roles for the first time. The cooperative also initiated a revision of its byelaws to reflect its expanding work and future plans. These efforts were supported by the Federation's leadership and governance team, which facilitated training and provided legal guidance.

V. Formalising Financial Planning

The cooperative began using a cash flow plan to better navigate lean agricultural seasons and to plan strategically for growth. Working capital planning, introduced with support from the Federation's finance team, enabled the Board to assess business viability, manage risk, and make more informed decisions.

VI. Federation's Role

Across each of these efforts - from enterprise expansion and climate adaptation to systems building and governance - the SEWA Cooperative Federation functioned as the cooperative's Women's Enterprise Support System (WESS). Teams across the Federation provided technical expertise, training, systems development, and mentorship - enabling the Kheda Cooperative to advance its goals with clarity, confidence, and collective strength.



Land-Based Cooperatives

2. Megha Adivasi Mahila Agriculture Producers' Cooperative

Impact Snapshot

Shareholders

1002

Turnover

₹44,64,774

Agri-extension Services

32 KSK's | 72 Villages | 1828 Farmers

Livelihood Earned

₹5,62,406

Women Earning Livelihood

164

Paddy Sales Growth

₹33,13,760 | An Inc. of 42% Y-o-Y



“

"When we learn something new, we pass it on to other women in the community. Together, we grow and benefit."

Bhartiben, Board Member & Farmer

I. Agri-business scaled through incentive model

The cooperative's paddy business saw strong growth this year, with turnover crossing 33 lakhs and reaching 1,400 farmers across 71 villages. This expansion was enabled by shifting to an incentive based outreach model for field cadres like Sankalit Sathis and Aagewans. With Federation teams supporting model documentation and monitoring, this approach is now being refined for longer-term replication.

II. Local processing initiated to retain value

Local value addition was another key milestone. The cooperative operationalised a Tuber dal processing unit, increasing margins by retaining processing within the community. This was made possible through Federation facilitation on equipment, training, and compliance.

III. Climate-responsive practices piloted

Small but intentional steps toward climate-smart livelihoods began taking shape. Two members adopted vermicomposting as a natural input strategy. In parallel, women received training in identifying local herbs to revive and potentially monetise Jadibutti knowledge. These efforts were anchored through community meetings and expert guidance via SEWA Cooperative Federation's Lok Swasthya Mandali.

IV. Membership system updated for better governance

Governance systems were strengthened this year through a full membership review. All 1,002 shareholders were surveyed to assess engagement, and share certificates are now being updated based on actual participation. This exercise, supported by the Governance team, brought transparency and accountability to the forefront.

V. Digital systems and financial planning initiated

To manage the increasing scale of work, the cooperative began exploring a digital Management Information System (MIS), drawing inspiration from Bajipura Cooperative. Exposure and training was introduced through use cases to help assess readiness. Simultaneously, financial planning moved forward with the development of a three-year business plan, cash flow forecasting, and exploration of working capital options.

VI. Outreach and collaboration strengthened

The cooperative also focused on visibility and learning. Outreach materials were disseminated across 30 villages, and partnerships were built with BAIF, GLPC, AKRSP, and Sparsh Foundation. Members participated in exposure visits to other cooperatives - spaces that helped build confidence and peer learning networks.

VII. Relief-response delivered during floods

In July 2024, when floods affected parts of South Gujarat, the cooperative responded by distributing ration kits to 116 affected farmers. The Federation helped coordinate this response, building on the cooperative's existing systems and relationships.



Handicraft Cooperative

3. Abodana Handicraft Cooperative

Impact Snapshot

Total Shareholders	387
Turnover	₹29,54,411
Surplus	₹32,075
Livelihood Earned	₹14,15,997
Women Earning Livelihood	432



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"Sisters in our cooperative are always ready to take up new things."

Shitalben Mistry,
President & Handicraft Artist

I. SFURTI Project Completed and CFC Operationalised

This year marked the successful completion of the KVIC-supported SFURTI project. The cooperative formally took over project responsibilities and prepared a detailed business plan along with a SWOT analysis to chart future growth. The Common Facility Centre (CFC) at Kadi became operational, with 12 artisan members now regularly producing from the unit. To streamline operations, Terms of Reference were developed for the field mobiliser managing the CFC. Systems for costing, pricing, and inventory were standardised across production.

The Federation's Enterprise Development and Governance teams supported in refining reporting systems and workflow management. The cooperative submitted all required project documentation including a zero utilisation certificate-and hosted review visits from MSME ministry officials. The project has now been formally handed over to Abodana Handicraft Cooperative as the Special Purpose Vehicle (SPV). In parallel, new product lines including Khadi-based samples were developed to expand offerings.

II. Brand Linkages and Market Reach

Abodana deepened its market footprint this year through collaborations with retail brands such as Moh Boutique, Wa Wao, Megha Fashion, and Jinnat Malik-helping diversify the customer base and extend reach into new markets.

Members also showcased products at key exhibitions:

- ICA Global Cooperative Conference 2024-A landmark achievement came through participation in the conference in Bharat Mandapam, New Delhi. The Federation facilitated a strategic market linkage between Abodana and the conference host, Indian Farmers Fertilizer Cooperative (IFFCO). This resulted in a bulk order of 3,300 handcrafted tote bags, generating 13,62,900 in revenue for the cooperative. These bags were part of the official conference kit, distributed to delegates from around the world. The collaboration gave the cooperative visibility at one of the world's most significant cooperative platforms-marking a milestone in market-based recognition for the artisan led enterprise.
- Beyond Gallery
- Kamla
- Army Public School Exhibition
- KVIC Buyers-Sellers Meet
- SIDBI Exhibition

III. Skill Development and Institutional Partnerships

To strengthen production skills, the cooperative signed a non-financial MoU with Silver Oak University. Five artisan members were trained in basic garment construction, and two university interns supported the cooperative during a bulk order cycle—assisting with production planning and coordination. To build design capabilities, the cooperative initiated institutional linkages with GLS Design University and Nirma University.

IV. Strengthening Digital Presence

As part of its digital strategy, Abodana Cooperative recruited a dedicated social media executive facilitated by the Federation's Communications team to enhance product visibility and customer engagement. A structured content calendar under the cooperative's brand Kalakruti was launched in March 2025, focusing on consistent storytelling through posts, reels, and stories. These efforts led to a noticeable increase in reach, with 1,282 accounts reached and 6,309 total views across platforms. A digital catalogue website was also created to support online marketing and wholesale inquiries, helping strengthen Abodana's presence in the digital marketplace.

V. Learning Exchange and Peer Exposure

Eleven artisan members visited Magan Khadi Sansthan in Maharashtra as part of a learning exchange. The visit focused on production cycles, cooperative governance, and business strategies used in established Khadi enterprises.

VI. Social Protection Coverage

Continuing its commitment to member well-being, the cooperative renewed insurance coverage for 294 artisan members this year, ensuring continued access to basic social security services.



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"With the coming of machines, our hope rose. We were able to make something possible for the sisters as well as for the organisation especially after the revival. We were sure that it would help us with a consistent livelihood."

Rukkaiyaben Marfatiya,
Member of the
Cooperative and Beneficiary.



Service Cooperative

4. Lok Swasthya Mandali

Impact Snapshot

Shareholders

1,539

Turnover

₹7,68,94,563

Surplus

₹36,68,748

Livelihood Earned

₹94,87,779

Women Earning Livelihood

140



“We follow an integrated approach to health care and business with as strong grassroots and professional expertise interlinkage as the foundation for further growth.”

Ilaben Shah, CEO

I. Health Entrepreneurship Models Expanded

In 2024-25, Lok Swasthya Mandali deepened its community-based health enterprise model. Through consistent engagement and product-based livelihoods, 140 women earned incomes by serving as health entrepreneurs. Building on the Sakhi model, they led outreach efforts, operated clinic-cum-stores, and provided doorstep access to affordable care and health products. Combined sales from these micro-enterprises reached 9.14 lakh including 7.61 lakh from Sakhis and 1.53 lakh from clinic services. These services improved local access to lowcost preventive care and strengthened women's presence in the health economy. The cooperative also facilitated consultations with Ayurvedic practitioners, and 125 patients accessed direct care through locally rooted interventions. Notably, six individuals received Panchkarma treatments, marking an important step in localising holistic health services that are otherwise out of reach for rural communities.

II. Training and Continued Outreach

To support the expansion of services, focused trainings for Sakhi members, covering health communication, product knowledge, and patient engagement skills were held. These trainings enabled the women to play an expanded role in area-level health camps and community outreach, serving as the first point of contact for common illnesses and preventive health needs.

III. Programmes Supporting Scale and Integration

Two key programmes - Swasthya Suvidha and Sanjeevani - played a foundational role in scaling the cooperative's health efforts. These programmes provided a framework for coordinated services, outreach planning, and deeper integration of Ayurveda-based care at the grassroots.



5. Srujan Pre-Cooperative

Impact Snapshot

Total Members

186

Income Generated

₹22,87,228

Women earning livelihood

46



“

“... My thoughts are my assets...”

Rutvaben Solanki,
Piramal Finance Fellow

I. Youth and Livelihoods through the Srujan Pre-Cooperative

Since its inception in 2021, the Srujan Pre-cooperative has equipped grassroots young women with skills, exposure, and institutional engagement to strengthen their livelihoods and leadership capacities. In 2024-25, the pre cooperative supported 186 young women in Ahmedabad, offering structured trainings, fellowships, and job linkages through SEWA Cooperative Federation and partner institutions.

II. Skills Training with Employment Linkages

This year, 219 young women participated in a wide spectrum of training focused on leadership development, digital fluency, and confidence building. Sessions included training in communication, survey tools like Kobo, and exposure visits such as a leadership exchange with UK-based cooperatives. Modules on self-defence and personal hygiene addressed safety and wellbeing, while financial literacy workshops under the Piramal Finance Samruddhi programme helped participants build economic confidence. The Federation also facilitated sessions on competitive exam preparation, reflecting the cohort's growing aspirations for public sector employment alongside cooperative engagement.

III. Fellowships and Income Generation

Through the Samruddhi Fellowship Program by Piramal Finance, 26 Srujan participants were selected for a one-year fellowship (Nov 2024-Oct 2025), including training in financial literacy, two-wheeler driving, and field assignments. The fellowship includes a monthly stipend of 15,000, with job placement guaranteed on completion. In parallel, the program facilitated employment linkages for 46 young women, who collectively earned 22,87,228 this year. These roles spanned cooperative fieldwork, healthcare, services, and micro enterprise support.

IV. Grassroots Leadership Emerging from Within

Since August 2024, 10 Srujan participants have stepped into leadership roles including training delivery, field coordination, and anchoring area-level meetings. This leadership model has now been formally integrated into the program structure, ensuring that young women are not only beneficiaries but active facilitators of change. Two participants, Nidhiben and Manishaben, also joined the SEWA Cooperative Federation's Communications team as interns, supporting the creation of bilingual content in Gujarati and English. Their work has helped strengthen the Federation's linguistic inclusivity, deepen engagement with cooperatives across the state, and build a second line of grassroots communicators.

Srujan youth were also engaged in institutional processes, like-

- Participating in AGMs of SEWA Federation and affiliated cooperatives
- Visiting SEWA's collectives to understand cooperative governance
- Representing the program at public forums such as Women's Day and Cooperative Week
- Presenting experience-based research at NCUI
- Building awareness of competitive exam pathways through dedicated sessions

These moments gave participants direct exposure to public speaking, observation of decision making structures, and confidence to voice their perspectives in formal spaces

V. Institutional Partnerships and Other Pathways

The Federation enabled partnerships with 13 institutions for training and job referrals in fields such as nursing, beauty services, computer training, and enterprise exposure. All collaborations were matched to participant interests and regional contexts, enabling more relevant and sustainable placements.



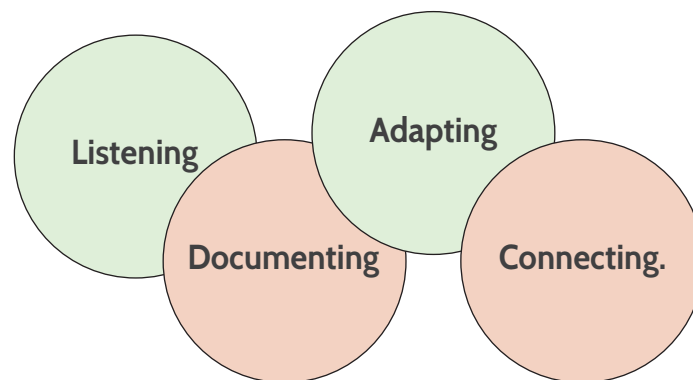
Research & Publications

- a. Strengthening Women's Cooperatives: The Experience of SEWA Cooperative Federation. (2024). Research Study, International Labour Organization.
- b. Role of Federation-Public-Private Partnerships in Enabling Ecosystems for Stronger Women's Cooperatives. (2024), Conference Proceedings. 18th ICA Asia-Pacific Research Conference.
- c. Study to Assess the Working Capital Needs of Women's Collective Enterprises. (2024) Research Study. SEWA Cooperative Federation & MicroSave Consulting.
- d. Workspace Mapping Volume 1: A Study towards Mapping Vulnerabilities of Abodana's Women Artisans during Extreme Heat. (2025). Research Study. SEWA Cooperative Federation & Urban Design Square.

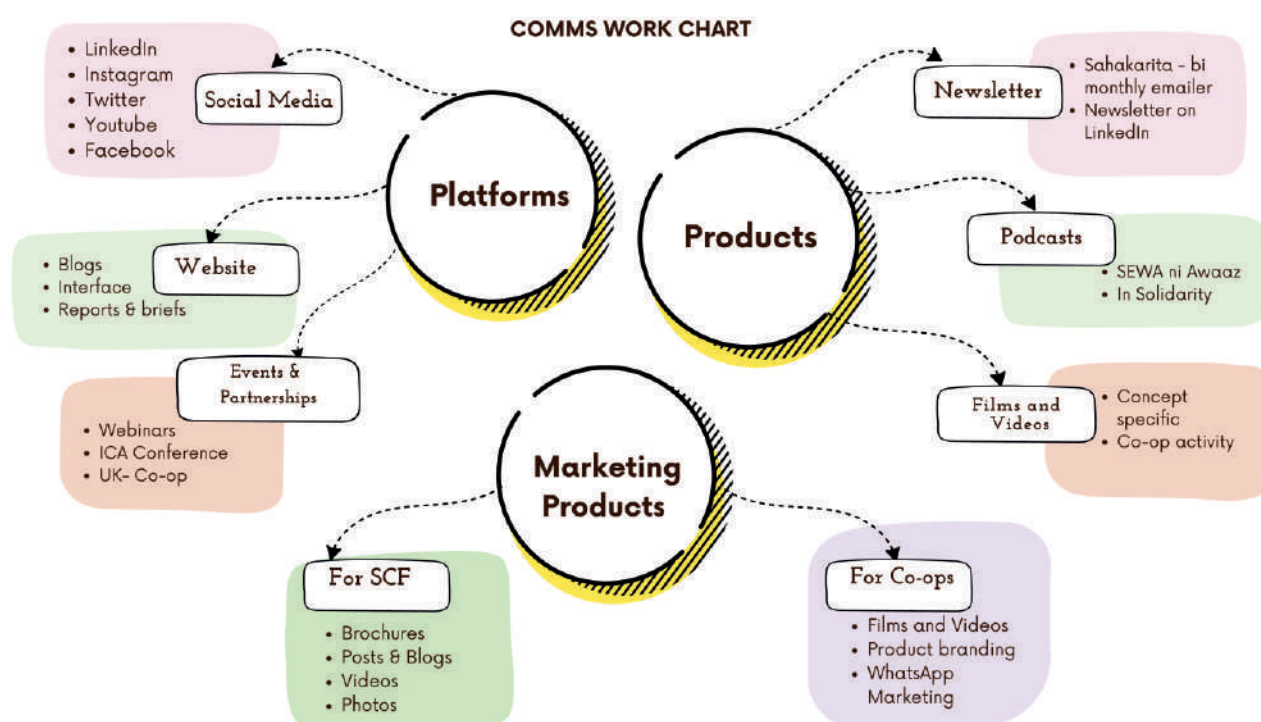


- e. Kheda Women Farmers Cooperative: A Story of Solidarity and Resilience (2025). Magazine article. National Cooperative Union of India's The Cooperator.
- f. Changemakers in the Making: Empowering Grassroots Women Leaders at SEWA (March 2025). Magazine article. National Cooperative Union of India's The Cooperator.
- g. SEWA Cooperative Federation's Digital Interventions: Conquering the Gender Digital Divide, One Women's Cooperative at a Time (2024). Case Study Contribution. Food and Agricultural Organization of the United Nations. Rural communication services for family farming in Asia and the Pacific Regional consultation and forum.
- h. A Women's Insurance Cooperative designs a 'Heat Insurance' product to support informal women workers during heat waves. (2024), Case Study Contribution. How does climate change impact women and children across agro-ecological zones in India: A scoping study. MS Swaminathan Research Foundation.

Communications



This year, the Communications Team at SEWA Cooperative Federation took a deeper root becoming not just a support function but a vital storytelling and strategy hub for the Federation. From homes and haats to policy halls and podcast studios, we followed the voices of informal women workers across Gujarat and India. We wrote what we heard, designed what we learnt, and shared what mattered across languages, media, and audiences.



Through this, we strengthened SCF's brand identity, built space for our Gujarati cooperators communications, and translated research and programme insights into stories and tools that travel across members, partners, policymakers, and peers.

1. **Building a Shared Identity for the Federation** - Over the year, we focused on deepening how the Federation speaks- across languages, formats, and platforms. The communications team ensured that whether a partner visits our website, a member sees a newsletter, or a policymaker reads our brief, they experience the Federation as one collective voice representing many women, trades, and geographies.

a. **Public-Facing Content:** Through regular updates to the Federation's website, blog uploads, and multimedia publications, we ensured that the breadth of work-from cooperatives and campaigns to research and climate action was consistently documented and shared.

b. **Platform Presence:** We maintained an active presence across LinkedIn, Instagram, Facebook, and Twitter-curating content that included cooperative milestones, sector events, grassroots narratives, and thought leadership. This helped grow our following to over 11,000, with more than 380,000 impressions and 100,000+ engagements across platforms.

c. **Strategic Partnerships:** We partnered with design and branding experts such as the UK Cooperative College to shape the visual identity for new initiatives like the Fund for International Cooperative Development, ensuring alignment with the Federation's ethos.

d. **Creative Culture:** Inwardly, we transformed our office into a reflection of our work-installing murals that depict SEWA's history, values, and collective spirit. This visual storytelling now shapes how members, staff, and visitors experience the Federation space.

2. **Centering Grassroots Women's Voices-Especially in Gujarati** - One of the most important shifts this year was a stronger focus on content in Gujarati - the language of our members.

This included:

a. **SEWA ni Awaaz:** A Gujarati-Hindi podcast series that features women leaders from the Federation's health, insurance, and childcare cooperatives. This is the Federation's first regional language podcast that directly centres the voice of grassroots members.



b. **Sahakarita Newsletter:** Published quarterly, this bilingual newsletter was distributed via Mailchimp and LinkedIn to over 900 subscribers. It featured cooperative milestones, stories, podcast links, and sector updates.

c. **Abodana Cooperative Social Media:** We are leading the cooperative's Instagram presence creating reels, captions, and product descriptions in Gujarati and English. Regional posts were also shared via YouTube and Facebook, helping members see their work reflected online.



3. **Telling Stories Through Film: A Shared Communications Service** - This year, the communications team produced a slate of documentary films that brought the lives, challenges, and leadership of informal women workers into focus. These films serve not only as visibility tools but also as advocacy instruments used in convenings, policy dialogues, and training spaces.

a. **Bridging Finance for Women Collective Enterprises**

Based on insights from SEWA's recent work on financial inclusion, this film explores the structural gaps that prevent women-run cooperatives from accessing working capital. Through real experiences of informal women workers and commentary from sector experts, it shows how timely support, patient capital, and bridge institutions like SEWA Cooperative Federation-can unlock growth for collective enterprises. The film builds a strong case for investing in women's economic self-reliance through federated support systems.



b. **SEWA Cooperative Federation at the ICA Global Conference (2024)**

Produced to mark SEWA Federation's presence at the International Cooperative Alliance (ICA) Congress in New Delhi, this film tells the story of a milestone order fulfilled by Abodana Handicraft and Gitanjali Stationery Cooperatives. Commissioned by ICA and IFFCO to launch the UN International Year of Cooperatives 2025, this order reflects the readiness of informal women's collectives to take on global supply chain roles. The film captures not only production milestones but also the pride and purpose of women artisans stepping into leadership, visibility, and cooperative identity on an international stage.



c. Hum Sab Ek Hai | Kheda Women Farmers' AGM

A glimpse into democratic governance in action, this short film documents the annual general meeting of Kheda's revived women farmers' cooperative and the emergence of young board members like Dakshaben.



Ongoing Projects

1. MOVE (Mahila-Owned Viable Enterprises)



To create a viable and replicable model for WESS and measure impact on women's collective enterprises.



December 18-November 24

2. E-Kheti



Explore ways to include women farmers through their cooperatives into digital infrastructures



August '21-December 24

3. Samuhik Shakti



Scaling WESS at Developing Systems Change Strategy.



January 23-December 26

4. Swasthya Suvidha



Supporting the Lok Swasthya Health Cooperative to set up 2 comprehensive diagnostic and holistic medicine facilities in low-income areas of Ahmedabad.



December 21-June 25

5. Sanjeevni



Linkage between agriculture cooperatives and ayurveda cooperatives by supporting the setup of a herb collection centre in Vyara.



December 23-December 24

6. Srujan Pre-Cooperative



To incubate 2 innovative young grassroots women's collectives a research collective and a media collective



January 22-December 24

7. Acclimate or Prakriti



Develop a Women's Climate Resource Centre to build evidence and focus on green business practices.



September '23 - August '25

Partnerships

Our work in 2024-25 was strengthened by diverse partnerships across funding, research, implementation, and service delivery. These collaborations helped deepen our support to grassroots women's collectives, expand our reach, and sharpen our thematic focus on climate resilience, digitisation, and governance.

1. Strategic & Funding Partners



IT for Change



KVIC



JDC



Shakti Sustainable Energy Foundation



Co-Impact



IMAGO



CIFAR



Digital Green (CGIAR)



Intellectap



Co-Operatives UK

2. Representation & Ecosystem Engagement



GSCU



NCUI



CICOPA



WIEGO



SCHWAB
FOUNDATION

3. Knowledge & Implementation Partners



UDS



CSTEP



NCNF



NDDB



ILO



SEWA BHARAT

4. Service Recipients



IFFCO



BSA



IRA



FICOD



LSST



VIKSAT



ASP



CFT



VIMO SEWA

Our Board



Miraiben Chatterjee
Gujarat Women's
Lokswasthya SEWA
Cooperative Ltd.



Ayeshaben Marfatiya
Abodana Women
Handicraft Workers's
SEWA Cooperative Ltd.



Sarojben Parmar
Shree SEWA
Homecare Women's
Cooperative Ltd.



Bijalben Brahmabhatt
Self Employed
Women Nagrik Dhiran
SEWA Cooperative Ltd.



Kokilaben Patel
Shobhasan
Women's Dairy
Cooperative Ltd.



Lataben Gamit
Megha Indigenous
Women Farmers'
SEWA Cooperative Ltd.



Shardaben Vaghela
Kheda Women Farmers
Fruit and Vegetables Grower's
Cooperative Ltd.



Rupaben Aahir
The Motipli
Women's Dairy
Cooperative Ltd.



Daxaben Mehta
Gujarat Women Video
SEWA Information and
Communication
Cooperative Ltd.



Jigishaben Maheta
Gujarat State
Women's SEWA
Cooperative Federation Ltd.



Jayrajben Vaghela
Pethapur
Women's Dairy
Cooperative Ltd.



Jyotsanaben Parmar
Trupti Snacks Enterprise
Women SEWA
Cooperative Ltd.



Sadhanaben Parmar
Saundarya Safai Utkarsh
Women SEWA
Cooperative Ltd.



Mittalben Shah
Gujarat State
Women's SEWA
Cooperative Federation



Anishabanu Bagban
Rachaita
Women Construction
Workers Cooperative Ltd.



Ranjanben Meraiya
Sangini
Women Childcare
SEWA Cooperative Ltd.

Financials

Shree Gujarat State Women Sewa Cooperative Federation Limited				
Statement of Profit and Loss for the year ended 31st March, 2025				
				(Amount in Rs.)
	Particulars	Note	2024-25	2023-24
I	Revenue from operations:	19	1,485,743	1,626,538
II	Other Income	20	712,205	746,326
III	Total Income (I+II)		2,197,948	2,372,864
IV	Expenses:			
(a)	Cost of Materials Consumed	21	-	-
(b)	Purchases of Stock-in-Trade			
(c)	Changes in Inventories of Finished Goods, Work-in-progress & stock-in-trade			
(d)	Employee benefits Expenses	22	570,581	590,950
(e)	Depreciation and Amortization Expenses	23	152,424	173,154
(f)	Finanace Costs	24	-	-
(g)	Other Expenses	25	696,390	1,290,885
	Total Expenses		1,419,395	2,054,989
V	Profit/(loss) before exceptional and extraordinary items, partners' remuneration and tax (III- IV)		778,553	317,875
VI	Exceptional items (specify nature & provide note/delete if none)		-	-
VII	Profit/(loss) before extraordinary items, partners' remuneration and tax (V-VI)		778,553	317,875
VIII	Extraordinary Items (specify nature & provide note/delete if none)		-	-
IX	Profit before, partners' remuneration and tax (VII-VIII)		778,553	317,875
X	Partners' remuneration*			
XI	Profit before tax (IX- X)		778,553	317,875
XII	Tax expense:			
(a)	Current tax			
(b)	Deferred tax charge/ (benefit)			
(c)	Excess/ Short provision of tax relating to earlier years			
			-	-
XIII	Profit/(Loss) for the period from continuing operations (IXI-XII)		778,553	317,875
XIVII	Profit/(loss) from discontinuing operations		-	-
XVIII	Tax expense of discontinuing operations		-	-
XIVI	Profit/(loss) from discontinuing operations (after tax) (XIVII-XVIII)		778,553	317,875
XVII	Profit/(Loss) for the year (XIII+XIVI)		778,553	317,875
	The accompanying notes are an integral part of the financial statements	2		
As per our separate Report of evendate attached herewith				
	FOR NAUSHIR M. MARFATIA & CO.		FOR SHREE GUJARAT STATE WOMEN SEWA COOPERATIVE FEDERATION LIMITED.	
	CHARTERED ACCOUNTANTS			
	FIRM REGISTRATION NO. 106977W			
PLACE: AHMEDABAD	PARTNER			CHAIR PERSON
DATE:	MEMBERSHIP NO.030278			
		UDIN: 25030278BMMLWQ5859		MANAGING DIRECTOR

Shree Gujarat State Women Sewa Cooperative Federation Limited				
Balance Sheet as at 31st March, 2025				
			(Amount in Rs.)	
	Particulars	Note	As at 31st March, 2025	As at 31st March, 2024
I	EQUITY AND LIABILITIES			
1	Owners' Funds			
(a)	Share capital	3	70,600	70,600
(b)	Owners' Capital Account			
(b)	Reserves and surplus	4	45,169,405	50,560,931
			45,240,005	50,631,531
2	Non-current liabilities			
(a)	Long-term borrowings	5	-	-
(b)	Deferred tax liabilities (Net)	6	-	-
(c)	Long Term Liabilities	7	-	-
(d)	Long-term provisions	8	-	-
			-	-
3	Current liabilities			
(a)	Short-term borrowings	5	-	
(b)	Trade payables	9		
(c)	Other current liabilities	10	195,325	177,215
(d)	Short-term provisions	8	-	-
			195,325	177,215
	Total		45,435,330	50,808,746
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	11	15,655,111	15,719,946
	Purchased Out Of Grant			
	Dead Stock			
(ii)	Intangible assets	11	57,840	57,840
(iii)	Capital work in progress	11	-	-
(iv)	Intangible asset under development	11	-	-
(b)	Non-current investments	12	11,000	11,000
(c)	Deferred tax assets (Net)	6	-	-
(d)	Long Term Loans and Advances	13	429,044	332,176
(e)	Other non-current assets	14	97,650	129,500
			16,250,645	16,250,462
2	Current assets			
(a)	Current investments	12	-	-
(b)	Inventories	15	-	-
(c)	Trade receivables	16	-	-
(d)	Cash and bank balances	17	28,373,545	34,427,097
(e)	Short Term Loans and Advances	13	752,117	71,247
(f)	Other current assets	18	59,023	59,940
			29,184,685	34,558,284
	Total		45,435,330	50,808,746
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			
As per our separate Report of evendate attached herewith				
	FOR NAUSHIR M. MARFATIA & CO.		FOR SHREE GUJARAT STATE WOMEN SEWA COOPERATIVE FEDERATION LIMITED.	
	CHARTERED ACCOUNTANTS			
	FIRM REGISTRATION NO. 106977W			
PLACE:	AHMEDABAD	PARTNER	CHAIR PERSON	
DATE:	MEMBERSHIP NO.030278			
	UDIN: 25030278BMMLWQ5859		MANAGING DIRECTOR	

Afterword by Kokilaben



**Rathore Kokilaben
Kantibhai**

Office Attendant,
SEWA Cooperative
Federation

My parents were mill laborers, and I grew up watching them endure many hardships, as mill laborers did not have concrete rights to safeguard their interests. At that time, Elaben Bhatt (later the founder of SEWA) was active in the Laborers' Union at Lal Darwaja (in the old city). I would hear my mother talk about this “ben” and often wonder why she wanted to fight for people like us. When I was 13, I accompanied my mother to one of their meetings. A few years later, I completed my 10th grade and got married at the age of 18. To contribute to our household, I worked as a domestic helper, while my husband earned as a driver.

Life changed when my husband met with an accident that left him unable to drive. With one source of income lost, I decided to join the SEWA Cooperative Federation as a “chutak” helper (on a daily, as-needed basis). This was in 2005. My in-laws supported me, but my husband could not understand why I had to sign out from the office at 7 p.m. and return home only by 8 p.m. Living in a chawl (slum), I also had to navigate questions about a woman's reputation. Slowly, I built trust and continued.

In 2008, I became a member of the SEWA Home care Cooperative, which opened the path to full-time work at the Federation. With a regular income, my identity began to change. I was no longer seen as just some kaamwali (worker) but as a member of a respected cooperative. When I first joined, I was underconfident. I had worked in homecare before, but this was different - here, I had to regularly interact with esteemed guests. I credit Lalithaben for guiding me through my initial training. It was only after joining SEWA that I learned how to carry myself with confidence. Wearing the traditional dress code also gave me a sense of pride.

By 2016, I could see the real impact of this journey. I still remember the day we finally managed to repay our debts. The moneylender was shocked to see us come forward, as he had lost all hope. That moment was deeply emotional for my family and me. I also felt reassured that I would be able to educate and marry off my three children - two daughters and a son - which I later did. Today, I live in a pakka (solid) house and, most importantly, I am recognized as a SEWA ben.

Over the years, I have felt supported at the Federation in many ways, especially during the Covid-19 pandemic and heavy rains, when my safety was prioritized - something I do not believe many workers experience in private factories. In February 2025, during our retreat, I was honored for more than 15 years of service. I always say: one should never bite the hand that feeds them. To me, the Federation is not just a workplace - it is like my home. That is why I feel such an emotional bond with everyone who works here.

As the Federation enters its 34th year, my only wish is for its continued prosperity...



**SEWA
COOPERATIVE
FEDERATION**

Capacity-building • Business Development • Policy Action

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